

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Mary L. Bassette-Lockhart  
  
Debtor.



Order Filed on January 22, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-31694 KCF

Adv. No.:

Hearing Date: 10/25/2017 @ 9:00 a.m.

Judge: Christine M. Gravelle

**AMENDED ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: January 22, 2018**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Debtor: Mary L. Bassette-Lockhart

Case No: 16-31694 KCF

Caption of Order: AMENDED ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 1010 West 5<sup>th</sup> Street Florence, NJ 08518, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Daniel E. Reinganum, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 13, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due November 2017; one late charge for November 2017 \$16.41 and \$85.34 in suspense for a total post-petition default of \$685.72 (1 @ \$754.65; 1 Late Charges @ \$16.41; less suspense of \$85.34); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$685.72 will be paid over six (6) months by Debtors remitting six payments of \$114.29 in addition to their regular monthly mortgage payment, which additional payments shall begin on November 1, 2017 and; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2017, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtor: Mary L. Bassette-Lockhart

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Mary L. Bassette-Lockhart  
1010 West 5th Street  
Florence, NJ 08518

Daniel L Reinganum  
McDowell Posternock Apell & Detrick, PC  
46 West Main Street  
Maple Shade, NJ 08052

Albert Russo  
Chapter 13 Standing Trustee  
CN4853  
Trenton, NJ 08650



**Certificate of Notice Page 8 of 8**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Mary L. Bassette-Lockhart  
Debtor

Case No. 16-31694-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.

db +Mary L. Bassette-Lockhart, 1010 West 5th Street, Florence, NJ 08518-1006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Daniel L. Reinganum on behalf of Debtor Mary L. Bassette-Lockhart dreinganum@MPADLaw.com,  
kgresh@McDowellLegal.com;djamison@McDowellLegal.com;lwood@McDowellLegal.com;cgetz@McDowellLegal.c  
om;r62202@notify.bestcase.com

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 5